

WHAT IS CLAIMED IS:

- 1 1. A method for maintaining and matching personalized transaction identification
2 information for supplementing descriptors for online banking transaction statements, the
3 method comprising:
4 entering personalized transaction identification information about a transaction using
5 an input device;
6 maintaining the personalized transaction identification information; and
7 matching the personalized transaction identification information with online banking
8 transaction information.
- 1 2. The method of claim 1 wherein entering the personalized transaction identification
2 information comprises entering the personalized transaction identification information
3 contemporaneously with the transaction.
- 1 3. The method of claim 1 wherein entering the personalized transaction identification
2 information comprises entering the personalized transaction identification information
3 subsequent to the transaction.
- 1 4. The method of claim 1 wherein the input device comprises a keypad.
- 1 5. The method of claim 1 wherein the input device comprises a PDA.
- 1 6. The method of claim 1 further comprising transferring the personalized transaction
2 identification information to a host using a transfer protocol.
- 1 7. The method of claim 6 wherein the transfer protocol comprises infrared (IR)
2 beaming.
- 1 8. The method of claim 6 wherein the transfer protocol comprises a synchronizing
2 method.

1 9. The method of claim 1 wherein the personalized transaction identification
2 information comprises at least one of a description of a purchase, a check number, and an
3 amount.

1 10. The method of claim 1 wherein matching the personalized transaction identification
2 information comprises downloading online banking transaction information and accessing
3 the maintained personalized transaction identification information.

1 11. The method of claim 10 wherein matching the personalized transaction identification
2 further comprises generating audit data, the audit data providing a differential value between
3 personalized account balance data corresponding to the personalized transaction
4 identification information and online banking account balance data.

1 12. The method of claim 10 further comprising storing the personalized transaction
2 identification information at a host.

1 13. The method of claim 10 further comprising storing the personalized transaction
2 identification information at a third party storage facility accessible by an ISP.

1 14. The method of claim 10 further comprising storing the personalized transaction
2 identification information at an ISP.

1 15. A method for maintaining and matching personalized transaction identification
2 information for supplementing descriptors for online banking transaction statements, the
3 method comprising:
4 receiving personalized transaction identification information about a transaction from
5 an input device;
6 maintaining the personalized transaction identification information; and
7 matching the personalized transaction identification information with online banking
8 transaction information.

1 16. The method of claim 15 further comprising transferring the personalized transaction
2 identification information from an input device using a transfer protocol.

1 17. The method of claim 16 wherein the transfer protocol comprises infrared (IR)
2 beaming.

1 18. The method of claim 16 wherein the transfer protocol comprises a synchronizing
2 method.

1 19. The method of claim 15 wherein the personalized transaction identification
2 information comprises at least one of a description of a purchase, a check number, and an
3 amount.

1 20. The method of claim 15 wherein matching the personalized transaction identification
2 information comprises downloading online banking transaction information and accessing
3 the maintained personalized transaction identification information.

1 21. The method of claim 20 wherein matching the personalized transaction identification
2 further comprises generating audit data, the audit data providing a differential value between
3 personalized account balance data corresponding to the personalized transaction
4 identification information and online banking account balance data.

1 22. The method of claim 15 further comprising storing the personalized transaction
2 identification information at a host.

1 23. The method of claim 15 further comprising storing the personalized transaction
2 identification information at a third party storage facility accessible by an ISP.

1 24. The method of claim 15 further comprising storing the personalized transaction
2 identification information at an ISP.

1 25. A method for storing and displaying supplemental descriptors for online banking
2 transaction statements, the method comprising:
3 entering personalized transaction identification information using an input device;
4 transferring the personalized transaction identification information from the input
5 device through an interface to a storage device;
6 maintaining the personalized transaction identification information on the storage
7 device;
8 accessing the personalized transaction identification information through an interface
9 responsive to user selections; and
10 displaying the personalized transaction identification information.

1 26. The method of claim 25 wherein the storage device comprises a third party storage
2 device accessible through an interface to an ISP

1 27. The method of claim 25 wherein the storage device comprises a host.

1 28. The method of claim 25 wherein the storage device comprises an ISP.

1 29. The method of claim 25 wherein the transfer protocol comprises a synchronizing
2 method.

1 30. The method of claim 25 wherein accessing the personalized transaction identification
2 information comprises using an interface responsive to user selection to review, edit,
3 supplement, or revise the personalized transaction identification information.